

Take the Gamble Out of Flooding



Calculating the Odds

People often refer to a 100-year flood as if it only happens once in 100 years. But, the term is actually short for the odds of a flood happening in any given year. For the 100-year flood, the odds remain at one in 100 or a 1 percent chance of happening in any one year.

Just as the odds of tossing heads or tails are the same for every toss of a coin, the odds of a 100-year flood don't change because there was a similar flood last year or because there hasn't been a large flood in 50 years.

Floods Happen

Just because you haven't experienced a flood in the past, doesn't mean you won't in the future. Flood risk isn't based just on history, it's also based on a number of factors: rainfall, river-flow, topography, flood-control measures, and changes due to building and development.

Spring thaws and April showers are two primary reasons that streams and rivers overtop their banks causing local flooding, especially in the Midwest. Abnormally high rainfall in a short time can cause flash floods.

Managing Risk

We can't stop floods. But we can manage flood risks. Most of the riskiest areas in Iowa lie in or near a floodplain, particularly along larger rivers. In 2008, several Iowa towns experienced extreme flooding when levees were overtopped or breached.

Statistics show that if a home or business lies in the 100-year flood plain, the chance of being damaged by a flood is seven times greater than the chance of being damaged by a fire. As we've recently seen in Iowa, the 100- or even 500-year flood can happen twice in 15 years.

One of the first steps is to determine if your property is in a high risk area. The Federal Emergency Management Agency (FEMA) has flood maps that can help people determine if their property has a 1 or 0.2 percent

risk of flooding in any given year (formerly called the 100-year or 500-year flood). To assess your property's risk level, check out your address at: msc.fema.gov.

If your property lies in one of the flood plains, compare the odds of a 100-year flood occurring this year (or any year) with the odds of dying from injuries received in a car or plane accident, or other unlikely events like a lightning strike (see table on back page).

Even in upland, low-risk areas, soils can become saturated

March is Flood Awareness Month

- Assess Your Risk
- Protect Yourself with Flood Insurance
- Plan Ahead





Reading a FEMA Flood Map

This flood map of the city of Underwood in Pottawattamie County shows white stripes for land that lies in the floodway and aqua dots for land in the 1 percent flood area (100-year flood plain). Areas with black dots lie within the 500-year flood plain and have a 0.2 percent chance of flooding in any given year. Zone X without black dots indicates areas that have a low risk for flooding.

causing flooding damage to homes and businesses. In fact, about one-fourth of all insurance claims for flood damage come from these low-risk areas—the result of flash floods, saturated soils or sewage back-ups. Such problems can cost thousands of dollars to clean up and repair.

On top of that, most homeowner insurance policies do not cover damages from flooding. To determine the risk of flooding for your property, check the Flood Smart Web site at <http://www.floodsmart.gov/floodsmart/>. You will also find an estimate of floodplain insurance premiums at this site.

Federal Flood Insurance

In order to purchase federally backed flood insurance, your property must be located in a community (city or county) that participates in the National Flood Insurance Program (NFIP). The Federal Emergency Management Agency (FEMA) has identified 599 Iowa communities with special flood hazard areas. Currently

128 of those communities do not participate in the NFIP, leaving their residents unable to purchase federal flood insurance. To find out if your community participates in the NFIP, you can check the FEMA Community Status Book (<http://www.fema.gov/cis/IA.pdf>).

Look for more information to protect you and your family from flood risks on the Federal Emergency Management Agency's and the National Oceanic and Atmospheric

Administration Web sites at <http://www.floodsafety.noaa.gov/>.

Other Resources

Even if your property has a low risk of flooding, it doesn't hurt to plan ahead. Families with a plan will be better prepared to safely handle any emergency. The Iowa Homeland Security and Emergency Management Web site at www.BeReadyIowa.org gives hints and tips to help you prepare for a flood event.

The Odds of an Event Happening

Event	Probability of Happening
A 100-Year Flood in any year	1 in 100
A 500-Year Flood in any year	1 in 500
Dying from an injury in 2004*	1 in 1,756
Dying from a car accident*	1 in 19,216
Dying from a pedestrian accident*	1 in 49,139
Dying from an air or space accident*	1 in 432,484
Drowning in a bathtub or bathtub fall	1 in 730,490
Dying from a fall from a ladder or scaffolding*	1 in 749,125
Dying from lightning (46 deaths in 2004)*	1 in 6,383,844
Dying from a dog bite or strike*	1 in 10,876,179

*Based on data from the National Safety Council, which calculates the odds of dying from different causes in 2004 (the most recent year that data was available).